

DISTRICT DIRECTOR



**STEPHEN D. UMBERGER
DISTRICT DIRECTOR OF THE BALTIMORE DISTRICT OFFICE
U. S. SMALL BUSINESS ADMINISTRATION**

Stephen D. Umberger, a native of Exton, Pa. has accepted an appointment as the Director of the Baltimore District Office on May 16, 2006.

As District Director, Umberger is responsible for the delivery and management of the Agency's financial and business development programs throughout the state of Maryland, with the exception of Prince George's and Montgomery counties.

Umberger has a 23-year career with the Small Business Administration, and comes to Baltimore from the SBA Office of Field Operations in Washington, D.C. There he managed the Agency's national internal control and quality assurance program. He also served as liaison between the SBA's headquarters offices of Government Contracting and Business Development, General Counsel and Inspector General, and the regional and district offices across the country.

Umberger comes to the new position from the SBA Headquarters Office of Field Operations in Washington, D.C., where he managed the Agency's national internal control and quality assurance program. He also served as liaison to SBA's headquarters offices of Government Contracting and Business Development, Chief Financial Officer, General Counsel and Inspector General, and the regional and district offices across the country. Before joining SBA headquarters staff, he served many years in the SBA District Office in Cleveland, Ohio, where he held positions in loan underwriting, servicing, and liquidation.

Umberger is a graduate of the Villanova University School of Commerce and Finance, where he earned a Bachelor of Science degree in Finance. He lives in Stevensville, Md., with his wife Kimberly, and two daughters, Brittany and Kristen.